

## **IN THE CLAIMS:**

The pending claims are as follows:

1. (Previously presented) A method of accessing substantially real-time financial information of an account holder in a computerized system, the substantially real-time financial information describing a first account of the account holder being stored on a first record keeping system and a second account of the account holder being stored on a second record keeping system, the first record keeping system being different from the second record keeping system, the method comprising:
  - (a) receiving identification of the account holder by a first device, the account holder identification being associated with the first account stored on the first record keeping system and the second account on the second record keeping system;
  - (b) receiving a command by the first device from a user to obtain information associated with the account holder identification;
  - (c) transmitting, in response to the command, first and second requests by the first device to the respective first and second record keeping systems substantially simultaneously, the first and second requests requesting information associated with the account holder identification; and
  - (d) receiving first and second responses by the first device from the respective first and second record keeping systems, the first and second responses including substantially real-time financial information associated with the account holder identification.
2. (Original) The method of claim 1 wherein (a) includes receiving the account holder identification, the account holder being associated with a first mutual fund account stored on the first record keeping system and a second mutual fund account on the second record keeping system.
3. (Original) The method of claim 1 wherein (b) includes transmitting the first and second requests based on a cross-reference of account holder identification to record keeping systems.

4. (Original) The method of claim 3 wherein (b) includes transmitting the first and second requests based on a dynamic cross-reference of account holder identification to record keeping systems.
5. (Original) The method of claim 4 wherein (c) further includes updating the cross-reference of account holder identification to record keeping systems based on the first and second responses.
6. (Original) The method of claim 1 wherein (b) includes transmitting the first request based on a cross-reference of account holder identification to record keeping systems and transmitting the second request based on a list of record keeping systems known to be absent from the cross-reference.
7. (Original) The method of claim 1 wherein (b) includes transmitting the first and second requests based on a list of record keeping systems.
8. (Original) The method of claim 1 wherein (b) includes transmitting the first request to the first record keeping system that stores account information in a first format and the second record keeping system that stores account information in a second format, the first format being different from the second format.
9. (Original) The method of claim 1 wherein (b) includes transmitting the first request to the first record keeping system that stores account information in a first format and the second record keeping system that stores account information in a second format, the first record keeping system being operated by a different entity than second record keeping system.
10. (Original) The method of claim 1 wherein (b) includes transmitting the first action requesting a status of the first and second financial account.
11. (Original) The method of claim 1 further including
  - (e) presenting the first and second portions of the respective first and second response substantially simultaneously.
12. (Original) The method of claim 1 wherein (a) includes receiving a first user identification and (b) includes transmitting a second user identifications with the first

request, the first user identification being different from the second user identification.

13. (Previously presented) A method of accessing substantially real-time financial information of an account holder from first and second record keeping systems in a computerized system, the method comprising:
  - (a) receiving a first input from a user by a first device, the first input being associated with a first financial account of the account holder residing on the first record keeping system and a second financial account of the account holder on the second record keeping system, the first record keeping system being different from the second record keeping system;
  - (b) transmitting, substantially simultaneously and in response to the receiving the first input, by the first device a request to each of the first and second record keeping systems;
  - (c) receiving a response by the first device from each of the first and second record keeping systems; and
  - (d) presenting at least a portion of the response to the user.
14. (Original) The method of claim 13 wherein (b) includes transmitting a plurality of requests based on a list of financial institutions and associated record keeping systems.
15. (Original) The method of claim 13 wherein (b) includes transmitting a plurality of requests based in part on a list of record keeping systems and based in part of a cross-reference list of record keeping systems and the account holder identification.
16. (Original) The method of claim 13 wherein (c) includes receiving an response indicating the record keeping system lacks account information associated with the account holder identification.
17. (Previously presented) A computer-readable medium encoded with an executable program for presenting real-time financial account information of an account holder to a user, the program comprising:

- (a) a security module capable of authenticating the user;
  - (b) a communication module capable of communicating with a plurality of record keeping systems, the plurality of record keeping systems each being capable of storing real-time financial accounts of the account holder, each of the record keeping systems being different from the other;
    - the communication module being capable of substantially simultaneously transmitting requests initiated by the user for real-time financial account information to the plurality of record keeping systems and receiving responses therefrom; and
  - (c) a presentation module capable of presenting portions of the responses simultaneously.
18. (Previously presented) The computer-readable medium of claim 17 wherein the communication module transmits a first set of requests to a first group of record keeping systems based on a cross-reference between the record keeping system and the account holder identification, and transmits a second set of requests to a second group of record keeping systems based on the list of record keeping systems.
19. (Previously presented) The computer-readable medium of claim 17 wherein the communication module transmits a first set of requests to a first group of record keeping systems based on a cross-reference between the record keeping system and the account holder identification, and transmits a second set of requests to a second group of record keeping systems based on the list of financial institutions and associated record keeping systems.
20. (Previously presented) The computer-readable medium of claim 17 wherein the presentation module presents the portions of a first group of the plurality of responses simultaneously.